ePlan Services Financial Partnership Guide

Helping You Expand Your Retirement Plan Business

Build Your Book of Business with ePlan Services

For more than 20 years, ePlan Services has partnered with financial advisors to help grow their business and guide clients toward retirement readiness.

- **A partner to financial advisors for more than 20 years**
- **$2+ billion assets**
- **96,000+ participants**
- **More than 5,600 employers**

The e-Plan Services Advantage:

Small business focus. Big business benefits.

Small businesses make up 99% of our clients. We have no minimum requirement for asset size, contributions, or headcount. By partnering with us, you add value to your services by offering an online retirement plan that's easy to manage and affordable for any size client.

An e-Plan Services 401(k) plan can help your clients save taxes, attract and retain employees, plan for their own personal retirement, and comply to state retirement savings mandates, if necessary.

The ePlan Services Difference

Non-Proprietary, Open Architecture Platform. e-Plan services is investment-neutral. We do not recommend investments. Our open architecture platform offers a wide array of investment choices so you can make decisions based on your clients' interests, not ours or a third party's.

Fee transparency. All fees are clearly spelled out and disclosed. There are NO revenue streams or revenue sharing arrangements with third parties (investment companies or otherwise).

Neutral Return of Concessions. e-Plan Services does not retain any form of revenue-sharing payments that investment companies routinely pay to 401(k) plan recordkeepers. Instead, we rebate these concessions back to the participant.

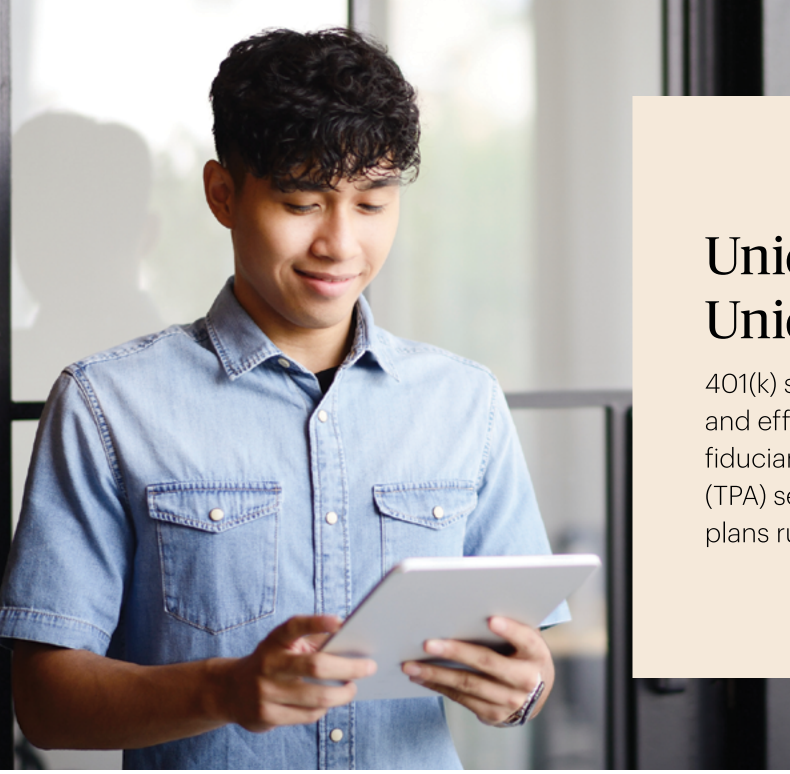
Investment flexibility. Choice and control are the key components of a tailored 401(k) plan. ePlan Services provides the options and freedom to design a plan that meets your unique needs.

Less fiduciary risk. Our partnership with Mesirow Fiduciary Partnerships Services helps to mitigate your fiduciary risk. You can choose from the "Do It for Me" full-service option or ala carte 'Help Me Do It" services. Both provide certain legal protections and experience in fiduciary management.

Online management and enrollment. Our complete online platform delivers real-time plan data to both financial advisors and participants. Eligible participants can enroll in just a few clicks.

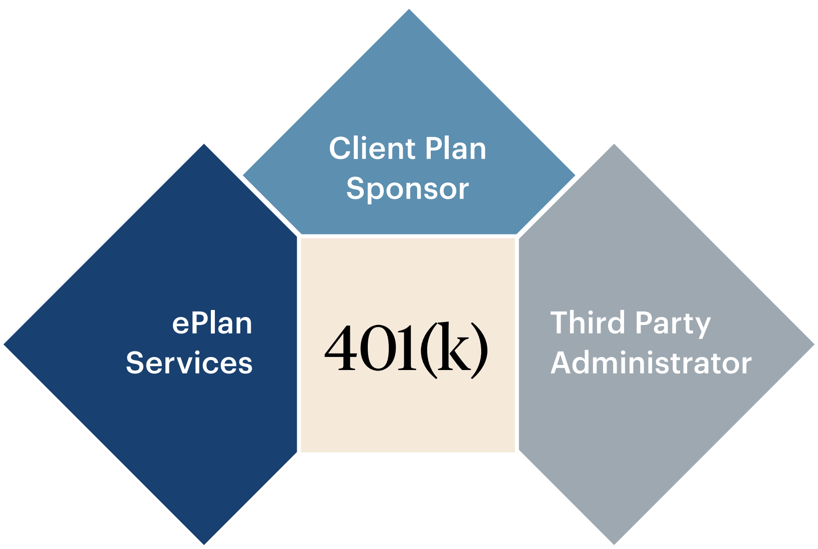
Dedicated Financial Advisor Support Team. Can't find help through our online platform? We provide live support through our Financial Advisor Support Team (FAST).

Paperless "e" Delivery. To save on cost—and trees—we deliver most documents via the web. If you need certain documents in printed form, just let us know. We can do that too.



Unique Needs Require Unique Solutions

401(k) solutions from ePlan Services combines the power and efficiency of the nation's top recordkeeping service* with fiduciary services from Mesirow, and Third Party Administrator (TPA) sevices, creating a robust solution to ensure your 401(k) plans run smoothly.



The Third Party Administrator will:

- Provide plan design consulting
- Maintain plan documents
- Calculate participant eligibility and vesting
- Prepare annual Form 5500
- Execute compliance testing
- Prepare profit-sharing allocations
- Verify loan and withdrawal requests

ePlan Services will:

- Offer access to long-term investment platform for retirement savings
- Keep track of plan assets, including data and monetary transfers
- Produce management reports and participant statements on a monthly and quarterly basis
- Update account balances daily
- Administer participant loans
- Provide participants with a robust online portal with tools such as goal setting, ability to manage their own investment, and full access on any mobile device
- Enhance your recruiting and retention efforts by offering a user-friendly platform to manage this valuable benefit

Exceptional Solutions for Every Business

Investment flexibility

Choice and control are the key components of a tailored 401(k) plan. ePlan Services provides the options and freedom to design a plan that meets your unique needs.

- Choose from an open architecture menu of investment options
- Complete investment neutrality with no proprietary requirements

In addition, ePlan Services has partnered with Mesirow Financial to provide fiduciary services that help mitigate the fiduciary risks associated with investment selection and monitoring.

With Mesirow Fiduciary Partnership Services, you can choose the "Help Me Do It" Investment Advisory Service under section 3(21) of ERISA, or the "Do It For Me" option for full investment management under section 3(38) of ERISA. Both options provide legal protection, flexibility of solutions, and years of expertise backed by Mesirow, a pioneer of third-party fiduciary solutions.

Coordination with any payroll provider

No matter how you do your payroll, ePlan Services helps ensure a smooth transfer of information between the payroll provider, TPA, and our services. All contributions to the participant accounts are accurate and timely.

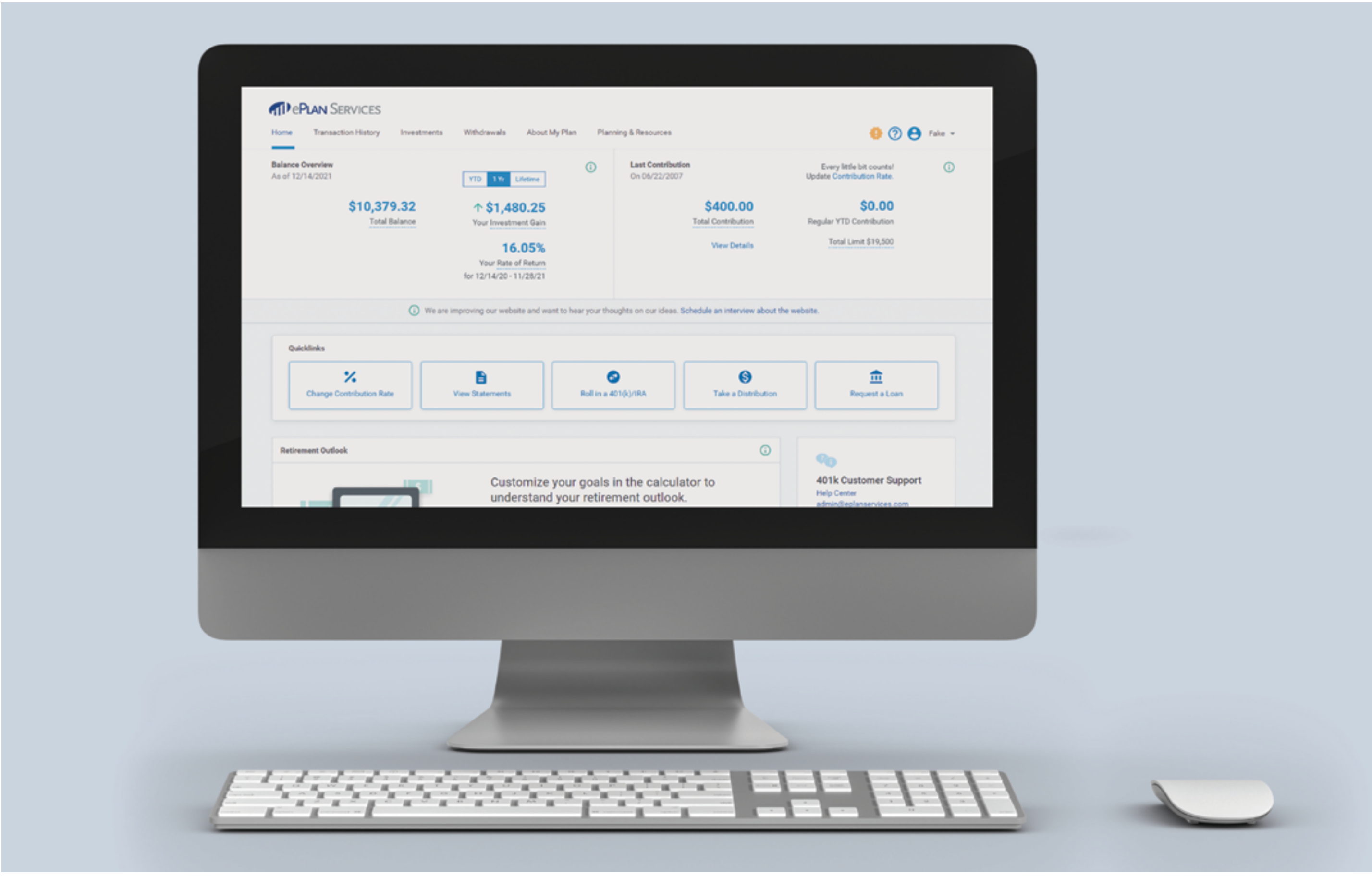
Online plan management

The complete online platform delivers real-time plan and participant-specific data when you need it.

- Online 15-minute plan establishment
- Online portals for plan sponsors, participants, Third Party Administrators
- Access to all plans and documents, investment lineups, enrollment materials, advisor participation information, and more
- Online Quick Enrollment for eligible participants. An easy and intuitive way to enroll with just a few clicks — enroll online or use the mobile app

e-Plan Services 401(K) Participant Portal

Real-time online plan-management for you and your clients.



What do your clients need to do with their plan today? Just go to our online dashboard to help them enroll in a plan, change a contribution rate, or check an investment. Most plan management activities can be accessed anytime, anywhere via PC or mobile device.

Other features include:

Retirement Readiness. This tool can be used to help advise your clients on their retirement savings strategy, see if they are on track, and guide them on how they can improve.

Interactive tools. Charts and graphics use data visualization to help clients get a better picture of account performance, investments, and allocation.

Enrollment-in-three-clicks. A painless, three-step process with minimum requirements to get your clients on the path to saving for retirement.

Investment portal. This provides access to calculators and tools for managing portfolios.

About My Plan. Provides an overview of plan activity in plain and friendly plain terms so that advisors can help clients track progress and make informed decisions.

Planning and Resources. Educational resources to help your clients 401(k) terminology and how their plan works. This can help empower your clients and build a sense of trust.

About e-Plan Services

Meet ePlan Services ePlan Services was founded in 1999 for the purpose of distributing 401(k) plans to the small and medium size business community through Fee-Based Advisors, RIA's and White Label Partners. In June of 2011, ePlan Services was acquired by Paychex, Inc and is still a wholly owned subsidiary of Paychex today.

Be Confident with A Trusted Provider

For more information about recordkeeping, call or visit us online today

888-384-6767

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